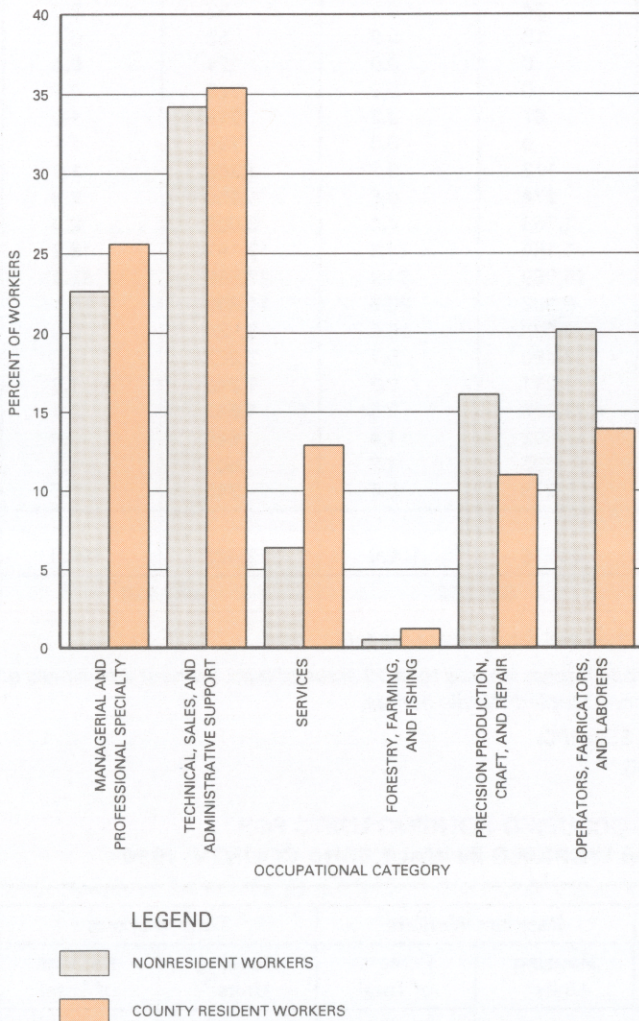


Figure 75

**EMPLOYMENT BY OCCUPATION
OF PERSONS AGE 16 AND OLDER
WORKING IN WAUKESHA COUNTY: 1990**



Source: U. S. Bureau of the Census, Public Use Microdata Samples, and SEWRPC.

County workers with 1989 incomes under \$27,500, as a group, spent about 30 percent of their income for housing, while households of nonresident County workers in the income groups over \$27,500 spent considerably less than 30 percent of their income for housing. This indicates that households with 1989 incomes over \$27,500 generally were able to secure adequate housing through the housing market, while households with 1989 incomes below \$27,500 generally were unable to secure such housing through the market at a cost commensurate with their incomes.

As shown in Table 106, the number of households of nonresident County workers with 1989 incomes below \$27,500 stood at about 12,920 in 1990. It is likely that some of those households would choose to reside in Waukesha County, given the opportunity to do so without paying an even larger disproportionate share of their income for housing. Definitive information concerning the number of households of nonresident County workers that would prefer to reside in the County is unavailable. Therefore, for purposes of this analysis, it was assumed that one-half of all such households, or about 6,460 households, might choose to reside in the County if they could afford to do so. This need also warrants consideration as the housing element of the County development plan is formulated.

GOVERNMENT ACTIVITY IN HOUSING

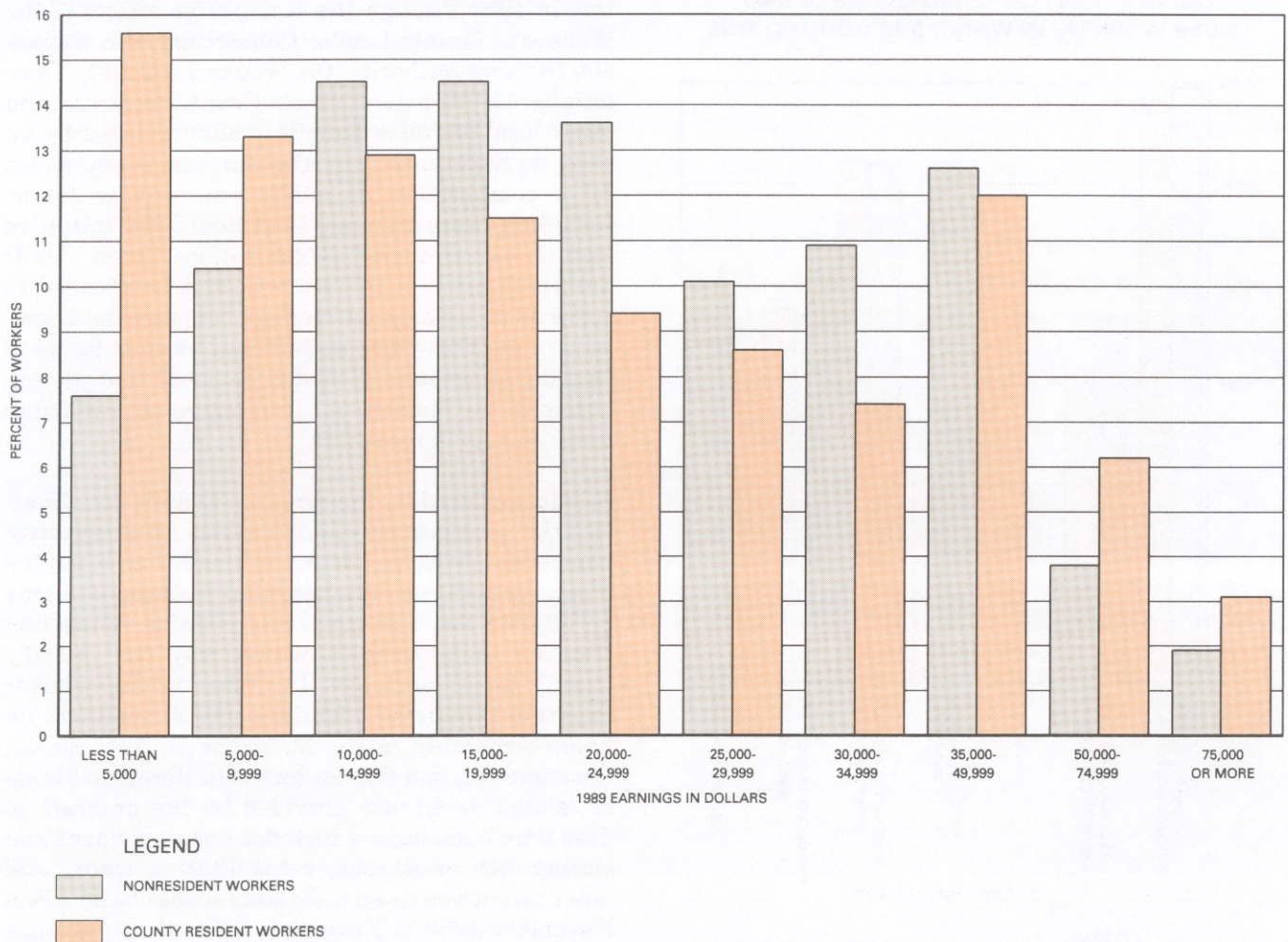
An inventory of government-sponsored housing and housing-related programs is necessary in order to understand and assess the potential role of government in helping the private sector to meet housing needs in Waukesha County. The array of local, State, and Federal housing programs is diverse, dealing with a full range of housing and housing-related issues. That array of programs is also dynamic, with programs and funding availability almost continually changing. Therefore, the housing programs described here focus on those programs which have potential for increasing the availability of lower-cost housing within the County.

The types of housing programs described herein generally fit into the following categories: 1) programs of local housing agencies and organizations which are designed to expand opportunities for more affordable housing, provide one-time rental or homebuyer assistance, and encourage housing rehabilitation, 2) programs which provide subsidies or incentives for developers to construct or rehabilitate housing affordable by lower-income households, and 3) programs which provide direct subsidies to income-qualified households.

The first part of this section describes housing programs sponsored primarily by local organizations and units of government. The second and third parts of this section describe State and Federal housing and housing-related programs. Although many local housing programs receive funding from State or Federal sources, the local programs are at the forefront in addressing housing problems in

Figure 76

1989 MEDIAN EARNINGS FOR PERSONS AGE 16 AND OLDER WORKING IN WAUKESHA COUNTY: 1990



Source: U. S. Bureau of the Census, Public Use Microdata Samples, and SEWRPC.

Waukesha County and are the key to successful implementation of housing initiatives and programs in the County; they are, therefore, described first. A description of State and Federal housing programs, which provide the background funding and program guidelines for many local housing programs, is provided later in this section to further enhance understanding of the local housing programs.

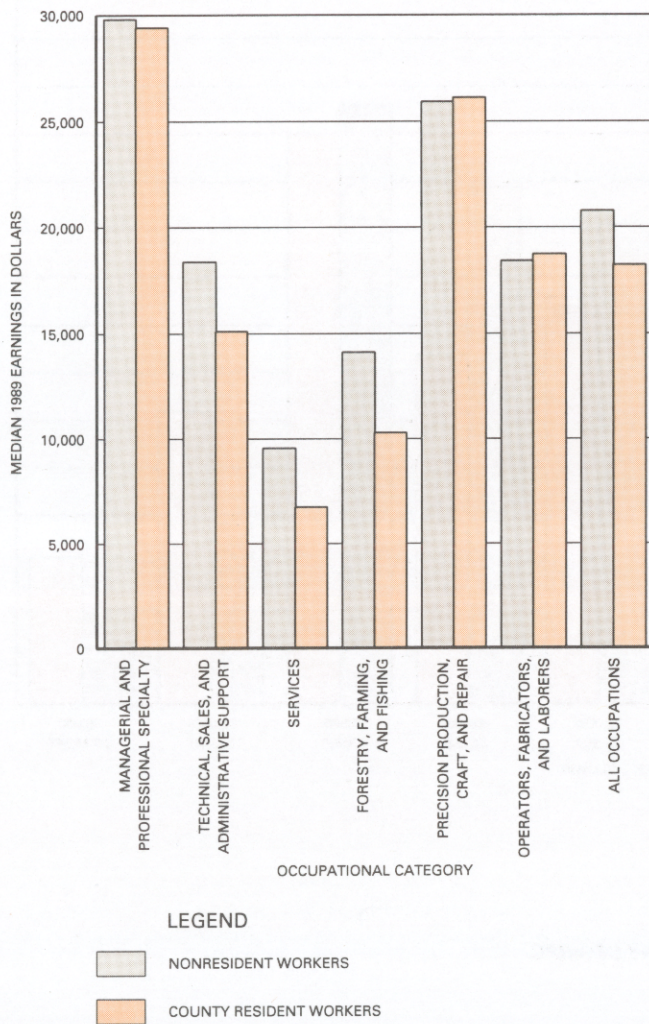
Local Housing Organizations and Programs

Several local organizations have been formed since the late 1980s to address housing issues in Waukesha County. The organizations and programs described below are the most active in the County in terms of facilitating the provision of affordable housing for purchase or rent.

Community Housing Initiative, Inc. (CHI): Community Housing Initiative, Inc., was established in 1988 through the efforts of United Way of Waukesha County and the Waukesha Housing Authority as a private, nonprofit corporation. The purposes of CHI, set forth in a mission statement, are to: 1) improve and provide affordable housing for low- and moderate-income residents of the County, 2) develop and secure financial resources needed to acquire, rehabilitate, and transfer improved housing units to low- and moderate-income households, 3) provide assistance to other community organizations seeking to improve housing opportunities, and 4) improve community awareness of housing needs, using various approaches and resources to address affordable housing.

Figure 77

1989 MEDIAN EARNINGS BY
OCCUPATION FOR PERSONS AGE 16 AND
OLDER WORKING IN WAUKESHA COUNTY: 1990



Source: U. S. Bureau of the Census, Public Use Microdata Samples, and SEWRPC.

In 1993 and 1994, CHI administered the Waukesha County Housing Rehabilitation Assistance Program, which served approximately 25 households per year during that time. Since its establishment, CHI has also worked with social-service organizations to provide transitional housing for homeless individuals and families, has rehabilitated several houses, has secured funds to purchase and develop vacant land and provided down payments and closing costs, and works with other local organizations to promote the development of affordable housing on a Countywide basis.

Waukesha County Homebuyer Program: The Waukesha County Homebuyer Program was established at the initiative of the Waukesha County Executive in 1993 through the cooperative efforts of the Waukesha County Lender Consortium, the Waukesha Housing Authority, the Waukesha County Community Development Block Grant Program, and other local organizations; it is administered by La Casa de Esperanza, Inc. The program is supported by a combination of public and private funds, including State Housing Cost Reduction Initiative and Local Housing Organization Grant funds described later in this section, and is intended to serve as a one-stop mechanism for potential homebuyers to access and understand various forms of housing assistance. It should be noted that participation in the Homebuyer Program is not limited to lower-income households.

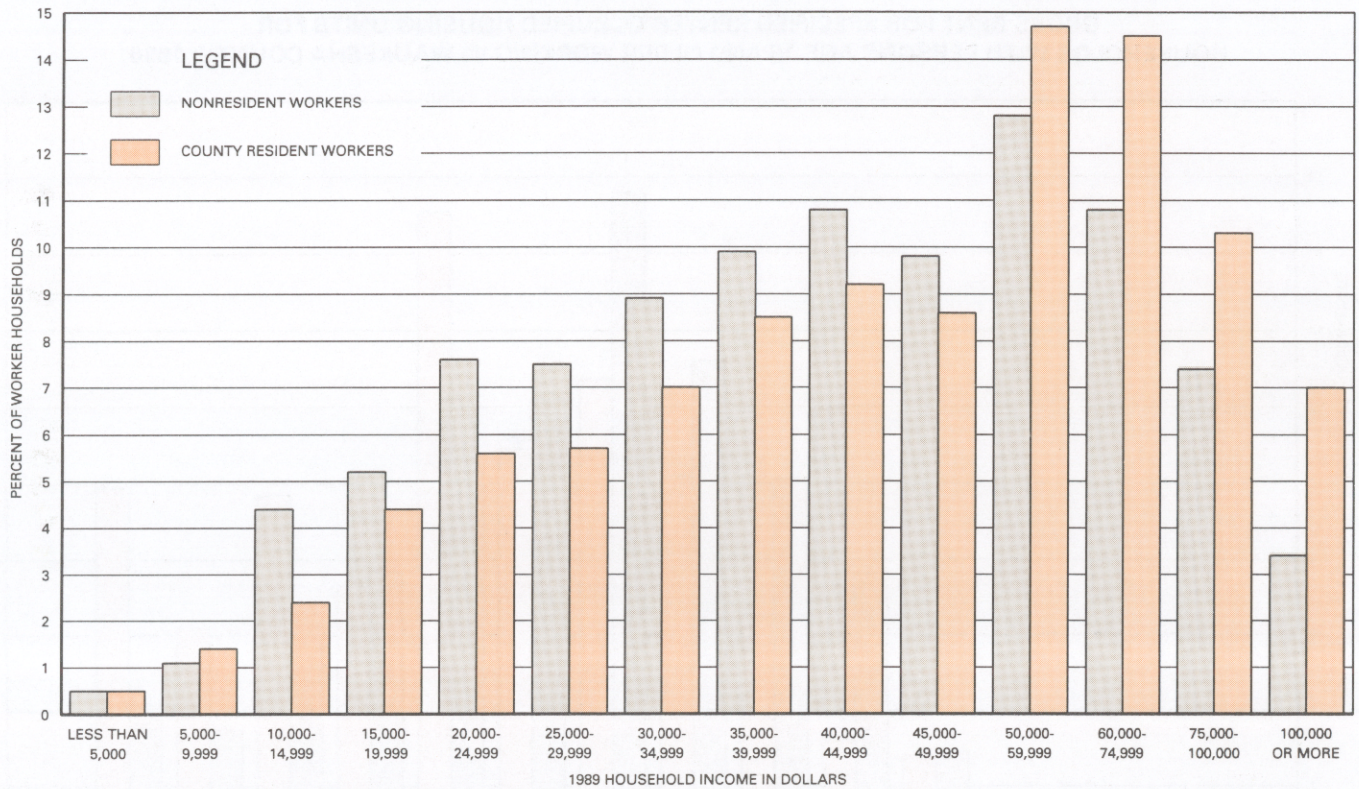
Services offered by the program include coordinating the preliminary qualifications of prospective homebuyers with participating lenders, determining what types of benefits potential homeowners may be eligible for, and providing ongoing counseling services to households which may not initially qualify for a mortgage. In 1994, the Homebuyer Program conducted 17 informational seminars on home ownership in the Mukwonago, New Berlin, Oconomowoc, and Waukesha public libraries. Finance-related assistance provided by the program to first-time homebuyers includes down-payment and closing-cost assistance, rehabilitation loans, and other incentives on an individual lender basis. From November 1993 to November 1994, about 50 loans were provided to first-time home buyers through the program, about 40 of which received down-payment and closing-cost assistance.

Working with the Homebuyer Program, local employers may support home ownership among their employees by sponsoring informational home ownership seminars and services at their places of business. In 1994, the Homebuyer Program conducted seminars at the workplaces of about 10 major employers throughout the County. Through expanded homeownership for employees in Waukesha County, employers may benefit by increased employee loyalty, morale, and productivity, as well as by reduction of absenteeism, turnover, and stress due to commuting.

Waukesha County Lender Consortium: The Waukesha County Lender Consortium was formed at the initiative of the Waukesha County Executive by nine area lending institutions in 1992. The Con-

Figure 78

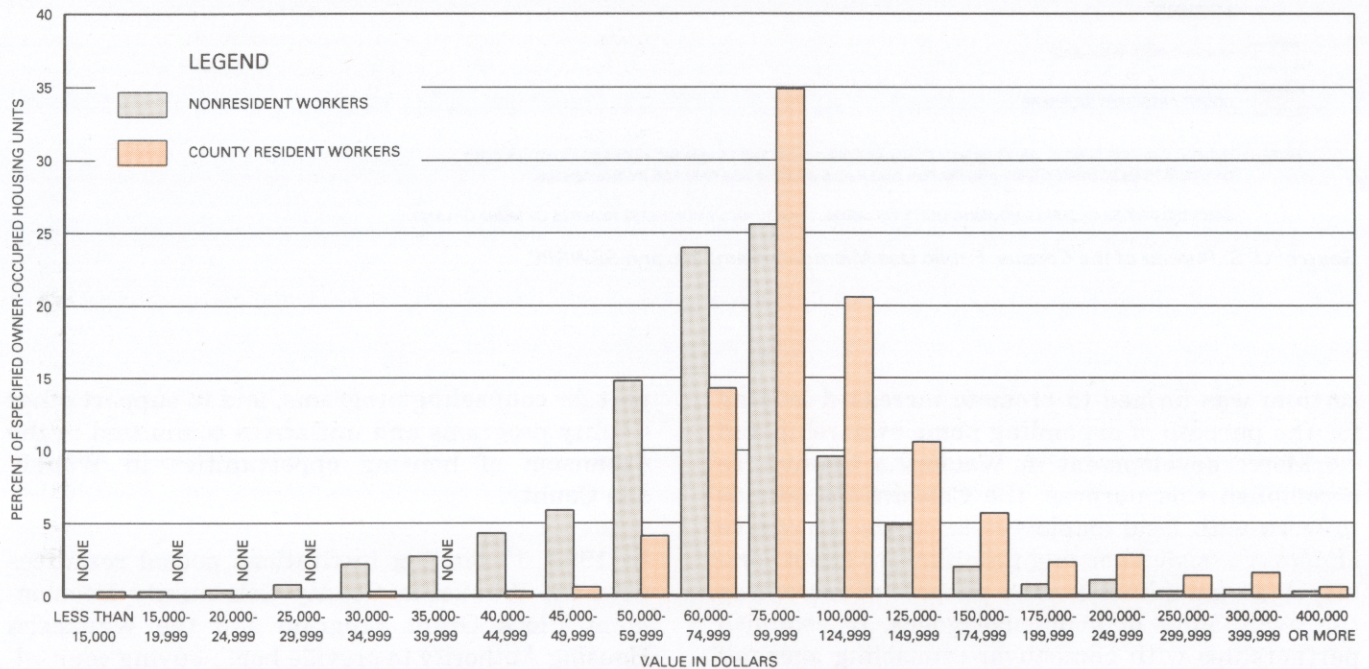
1989 HOUSEHOLD INCOME OF HOUSEHOLDS WITH PERSONS
AGE 16 AND OLDER WORKING IN WAUKESHA COUNTY: 1990



Source: U. S. Bureau of the Census, Public Use Microdata Samples, and SEWRPC.

Figure 79

VALUE FOR SPECIFIED OWNER-OCCUPIED HOUSING UNITS FOR
HOUSEHOLDS WITH PERSONS AGE 16 AND OLDER WORKING IN WAUKESHA COUNTY: 1990



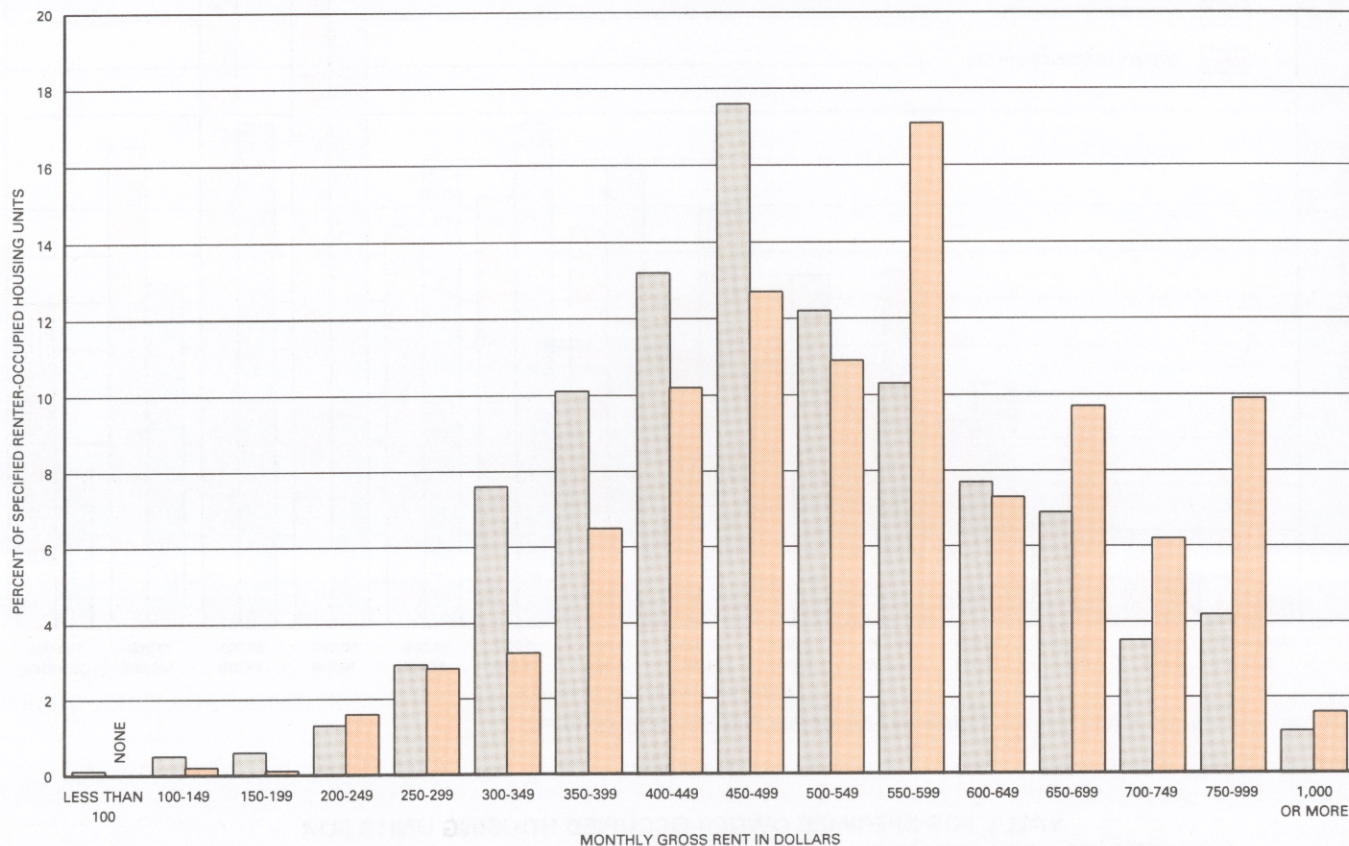
NOTE: VALUE IS THE RESPONDENT'S ESTIMATE OF HOW MUCH THE PROPERTY WOULD SELL FOR IF IT WERE FOR SALE.

SPECIFIED OWNER-OCCUPIED HOUSING UNITS INCLUDE OWNER-OCCUPIED ONE-FAMILY HOUSES ON FEWER THAN 10 ACRES OF LAND WITHOUT A BUSINESS OR MEDICAL OFFICE ON THE PROPERTY, OWNER-OCCUPIED CONDOMINIUMS, AND OWNER-OCCUPIED MOBILE HOMES.

Source: U. S. Bureau of the Census, Public Use Microdata Samples, and SEWRPC.

Figure 80

GROSS RENT FOR SPECIFIED RENTER-OCCUPIED HOUSING UNITS FOR
HOUSEHOLDS WITH PERSONS AGE 16 AND OLDER WORKING IN WAUKESHA COUNTY: 1990



LEGEND

- NONRESIDENT WORKERS
- COUNTY RESIDENT WORKERS

NOTE: MONTHLY GROSS RENT IS THE MONTHLY CONTRACT RENT PLUS THE ESTIMATED AVERAGE MONTHLY COST OF UTILITIES (ELECTRICITY, GAS, AND WATER) AND FUELS IF THESE ARE PAID FOR BY THE RENTER.

SPECIFIED RENTER-OCCUPIED HOUSING UNITS EXCLUDES SINGLE-FAMILY HOMES ON 10 ACRES OR MORE OF LAND.

Source: U. S. Bureau of the Census, Public Use Microdata Samples, and SEWRPC.

sortium was formed to promote increased lending for the purpose of expanding home ownership and workforce development in Waukesha County. To accomplish this purpose, the Consortium intends to work with local employers to create innovative employer-assisted housing programs, to adopt common loan guidelines for the purpose of increasing the availability of home mortgages, to establish partnerships with homebuyer counseling agencies to assist with marketing efforts, to provide loan officers for home-buying seminars, provide sup-

port for counseling programs, and to support other County programs and initiatives committed to the expansion of housing opportunities in Waukesha County.

In 1994, 17 lending institutions pooled resources with the Waukesha County Community Development Block Grant Program and the Waukesha Housing Authority to provide home-buying counseling services through the Waukesha County Homebuyer Program.

Table 106

**MEDIAN PERCENTAGE OF 1989
HOUSEHOLD INCOME ALLOCATED TO
HOUSING BY NONRESIDENT WAUKESHA
COUNTY WORKER HOUSEHOLDS: 1990**

1989 Household Income Group	Nonresident County Worker Households: 1990	Median Percentage of 1989 Household Income Allocated to Housing: 1990
Less than \$27,500	12,920	29.5
\$27,500 to \$34,999	6,580	21.3
\$35,000 to \$44,999	11,520	17.9
\$45,000 to \$59,999	12,690	15.5
\$60,000 to \$74,999	6,090	13.6
\$75,000 or More	6,050	10.9

Source: U. S. Bureau of the Census, Public Use Microdata Samples, and SEWRPC.

Waukesha County Community Development Block Grant Board: The Federally-funded Community Development Block Grant (CDBG) program is administered locally by the Waukesha County Community Development Block Grant Board. The functions of the Waukesha County CDBG Board are to oversee program administration, to establish policies and guidelines, to establish priorities for funding, and to review project proposals under the County's CDBG program. The eleven-member Board consists of two Waukesha County Board Supervisors, three local elected officials from participating communities, and six citizen members representing participating communities. Members are appointed by the County Executive for three year terms.

The CDBG Board annually reviews all applications received from County departments, units of local government, and nonprofit organizations for funding under the CDBG program. Such review includes an assessment of each application with respect to identified housing and community development needs in Waukesha County, using a predetermined project scoring system. The project funding recommendations of the CDBG Board are forwarded to the Waukesha County Board of Supervisors for approval after a review by the Waukesha County Legislative, Intergovernmental, and Education Committee. Before submitting these recommendations to the Board of Supervisors, the CDBG Board is required to solicit comments from the general public on the proposed use of CDBG funds.

Waukesha County employs a CDBG Coordinator to assist the CDBG Board in carrying out its responsi-

bilities. The CDBG Coordinator is responsible for keeping records for the CDBG program and is available to provide information and technical assistance to all eligible entities participating in, or desiring to participate in, the County's CDBG program. Technical assistance may include information regarding the range of activities which may be undertaken, established funding priorities for projects, Federal regulations governing the use of CDBG funds, and direction and clarification needed for the completion of an application for funding under the County's CDBG program.

In the program year from June 1993 through June 1994, Waukesha County received about \$1.5 million in CDBG funds, \$467,000 of which was appropriated specifically for housing projects. Although the amount of funding for housing programs can be readily quantified, the number and type of projects funded by the County CDBG program vary widely in nature and scope; therefore the number of households served and the impacts of CDBG-funded housing programs are difficult to quantify. However, it may be estimated that CDBG housing program funds directly affected from 100 to 200 households in Waukesha County during program year 1993-94.

Local Utilization of State Housing-Cost-Reduction Initiative Funds: The Waukesha Housing Authority is the lead agency, or sponsor, in Waukesha County efforts to secure Housing Cost Reduction Initiative (HCRI) funds through the State and administers a locally-created renter assistance program. Through this program, the Housing Authority uses HCRI funds to provide short-term, 24 months or less, rental payment assistance to low-income households, with the potential to accommodate about 45 to 60 households at any given time, depending on the size of units needed by participating households. The program was created to offset the shortage of currently available funds and the long waiting list for the Section 8 lower-income rental assistance programs administered by the Housing Authority.

Several other local housing-related programs, administered by local nonprofit agencies, received HCRI funds through the Waukesha Housing Authority in 1994. Hebron House of Hospitality, Inc., utilized HCRI funds to provide emergency security deposits and rent payments for about 150 households in the County in 1994. The Waukesha County Homebuyer Program, administered by La Casa de Esperanza, Inc., utilized HCRI funds to

provide down-payment and closing-cost assistance for about 40 households in the County in 1994.

Local Utilization of Federal Home Investment Partnership Act Funds: The Waukesha Housing Authority, the City of Waukesha, and Community Housing Initiative, Inc., have all been sponsors in Waukesha County efforts to secure Federal Home Investment Partnership Act (HOME) funds, administered by the State, in 1993 and 1994. HOME funds were secured by the Housing Authority for the Waukesha County Housing Rehabilitation Assistance Program, administered by Community Housing Initiative, Inc., for rehabilitation of six homes in 1994; HOME funds were used by the City of Waukesha for the City's housing rehabilitation assistance programs for homeowner and rental housing, administered by the City's Department of Planning, for rehabilitation of 11 homes and of about 15 rental housing units in 1994; HOME funds were used by Community Housing Initiative, Inc., in conjunction with other local agencies and funding sources, for rehabilitation of about 50 efficiency rental housing units for homeless and disabled persons in 1993. It should be noted that the housing rehabilitation programs of the Waukesha Housing Authority and the City of Waukesha also receive Community Development Block Grant (CDBG) funds; the number of households served by these programs using all of their funding sources are larger than those stated above, which only considered the use of HOME funds.

State Housing Programs

State housing programs active in Waukesha County are sponsored by the Wisconsin Department of Administration, Division of Housing, and the Wisconsin Housing and Economic Development Authority.

Wisconsin Department of Administration, Division of Housing: The Division of Housing, a unit of the Wisconsin Department of Administration, was created in 1989 to improve housing opportunities for lower-income households. Two important State-funded housing-related programs administered by the Division of Housing include the Housing Cost Reduction Initiative program and the Local Housing Opportunity Grant program.

Housing Cost Reduction Initiative: The Housing Cost Reduction Initiative (HCRI) is a State-funded program enabling local sponsors to compete for grants which can be used to reduce the housing costs of lower-income households. The funds may

be used for a variety of housing activities, including closing-cost and down-payment assistance for home buyers, and rent and security deposit assistance for renters and homeless persons. Sponsors may make housing assistance payments directly to households or to the provider of housing on behalf of eligible households. Eligible applicants include the governing bodies of any county, city, village, or town; housing authorities; nonstock, nonprofit corporations; and cooperatives.

HCRI funds are considered to be one-time grants, not as a continuing funding commitment from the State. The Division notes that applicants should carefully consider how households assisted under the program will be affected after HCRI funds have been expended. Proposals to receive HCRI funds are encouraged to promote and facilitate the movement of persons to more permanent, more appropriate, and more affordable living arrangements. HCRI funds are combined with Federal HOME funds under the Homebuyer component of the State's HOME program, as described later herein.

Local Housing Organization Grant: Through the Local Housing Organization Grant (LHOG) program, the Division of Housing provides State-funded assistance to local nonprofit housing organizations to improve their capacity to provide affordable housing opportunities for lower-income households. The funds can be used for a variety of activities, including housing counseling, grantsmanship, administrative costs, and other expenses related to improving the organization's ability to serve the housing needs of its community, but are not provided to households in the form of assistance. The grants cannot be used to pay for construction and other capital improvements and require a one-to-one match from local sources.

Wisconsin Housing and Economic Development Authority: The Wisconsin Housing and Economic Development Authority (WHEDA) was created by the Wisconsin Legislature in 1972 as a nonstock, nonprofit, "public benefit corporation" to help meet needs for adequate housing for lower-income households. Subsequently, this purpose was expanded to include housing facilities which meet the special needs of the disabled and elderly. The programs are financed through the sale of tax-exempt bonds and receive no State-tax support. WHEDA housing programs include administration within Wisconsin of Federal Low Income Housing Tax Credits, the Multifamily Tax-Exempt Rental Housing Program, the Taxable Bond/Fixed Rate Financing Program,